



Health Resources and Services Administration (HRSA) Dental Faculty Loan Repayment Program (DFLRP)

Meet the Pediatric Dentistry Recipients (as of December 2018)

- Dr. Jennifer Fernandez, University of Tennessee
- Dr. Patrick S. Lolo, Nicklaus Children's Hospital
- Dr. Samah Omar, Loma Linda University
- Dr. Scott Schwartz, Cincinnati Children's Hospital Medical Center
- Dr. Brittaney Hill, University of Illinois at Chicago College of Dentistry
- Dr. Ian Marion, University of Illinois at Chicago College of Dentistry
- Dr. Elise W. Sarvas, University of Minnesota
- Dr. Jonathan Bacon, Howard University College of Dentistry
- Dr. Jennifer Wilson, Howard University College of Dentistry

Dr. Jennifer Fernandez, University of Tennessee

The University of Tennessee College of Dentistry has a rich heritage of alumni who became leaders in pediatric dentistry as well as organized dentistry. This traces back to faculty who were role models of service, commitment to the patient first and clinical excellence. The challenge going forward is replacing those icons. In 2016 the average age of the faculty in the Department of Pediatric Dentistry was 64 years. This is not unique to the University of Tennessee. Over time residents who have been identified with teaching gifts and leadership skills have expressed interest in dental education if it were not for their mountain of student debt.

The HRSA Dental Faculty Loan Repayment Program enabled the identification and recruitment of such a person in **Dr. Jennifer Fernandez**, who tells the following story:

"I graduated from the University of Tennessee's pediatric dental residency in 2016. While under the mentorship of Drs. Martha Wells and Larry Dormois I discovered an affinity for teaching, but due to the heavy burden of student debt I was forced into private practice. I moved away after graduation to work and due to life circumstances, found myself back in Memphis. The Dental Faculty Loan Repayment Program allowed me to both enjoy a life of teaching and





comfortably repay my student loans. Were it not for the faculty loan repayment half of my take home pay would go toward debt repayment, which would preclude the faculty position. The freedom it has given me to pursue this field of work is without measure, and for that I am truly grateful.”



Dr. Patrick S. Lolo, Nicklaus Children’s Hospital

“Growing up in Haiti and witnessing oral health disparities inspired me to pursue a career in dentistry. My passion for the dental field grew even stronger upon moving to Florida and observing similar disparities among children. In 2015, after completing my dental degree at the University of Florida, I noticed that most of my classmates were not very fond of participating in the Medicaid program and helping to address the needs of underserved children. The most common reason was high student debt. I mean, who can fault them? Graduating with \$400,000 worth of student loans is a serious matter. As a minority who once benefited from government subsidized

health insurance programs, I was determined to be a part of the solution. With few general dentists willing to accept Medicaid in their private offices, I have realized that educational institutions and community health centers bear much of the burden of providing care for the underserved. These issues compelled me to complete a certificate in Pediatric Dentistry at Nicklaus Children’s Hospital where I met my mentor Dr. Oscar Arevalo. With his leadership and passion for the underserved, he inspired me to pursue an academic career. After obtaining my certificate in pediatric dentistry in 2017, I accepted a position as a junior faculty at Nicklaus Children’s Hospital. While I was excited about my career path I wondered about my ability to repay my educational loans. The HRSA Dental Faculty Loan Repayment Program will enable me to focus on what’s most meaningful: develop my career as an academician, serve as a role model for minority children, and influence dental residents to make a difference in the lives of underprivileged children.”



Dr. Samah Omar, Loma Linda University

Through the HRSA Dental Faculty Loan Repayment Program, Loma Linda University has been able to retain Dr. Samah Omar as an Associate Professor and full-time faculty member within the Department of Pediatric Dentistry. Dr. Omar earned her dental degree in 1999 from the Jordan University of Science and Technology and worked in private practice and community hospitals prior to moving to the U.S. and completing the International Dentist Program. Dr. Omar received her Certificate in Pediatric Dentistry in 2010 and Master of Science in Dentistry degree in 2011 from Loma Linda. She is certified and a diplomate of the American Board of Pediatric Dentistry.



Loma Linda University School of Dentistry has had its pediatric dentistry department for more than two decades; the class size has expanded from two to four residents in that time. The pediatric dentistry department is very short-staffed, and recent graduates who are candidates for becoming faculty have a difficult time due to their outstanding educational loans. The city of San Bernardino and its surroundings have some of the worst health, economic, and education indicators in the nation. Since this community is in a poverty population, more than 50% of the children living in this area are not insured or using DentiCal. Most of the local private pediatric dentistry offices do not accept DentiCal, due to low reimbursement rates, so the Loma Linda Pediatric Dentistry clinic is one of the largest clinics in the Inland Empire that accepts DentiCal.

Thanks to the HRSA Dental Faculty Loan Repayment Program, the Pediatric Dentistry department has been able to recruit and also reward current faculty for their hard work and dedication to the department.



Dr. Scott Schwartz, Cincinnati Children's Hospital Medical Center

“After deciding to become a dentist as a sophomore in high school, I routinely pictured my life as a private practitioner in a leafy Chicago suburb. During dental school, however, I realized the extent to which educational institutions are responsible for shouldering the significant amount of dental disease that persists among the poor and minority groups. As a result, my career goals veered away from a traditional clinical career in private practice. Instead, I developed an interest in public health and academic dentistry, a curiosity I fed through my specialty training in pediatric dentistry and formalized with a Master's in Public Health. After studying health policy and management, reconciling

my own feelings towards a for-profit health care model, and gaining significant exposure to the joys of teaching, I was compelled to explore academics as a full-time career. When I finally started my dream job at Cincinnati Children's Hospital Medical Center and the dust settled from 26 years in school, I fully understood the financial implications of professional school student



loans. Academic pediatric dentists make significantly less than their private practice counterparts, which can make long-term dedication to this career difficult. Just my monthly student loan obligation would consume more than half of my salary before accounting for other necessities. The HRSA Dental Faculty Loan Repayment Program will facilitate paying down the debt burden to a point where the income differential will no longer affect my commitment to a career dedicated to education and public service. It is a truly life changing gift to more completely embrace my decision to pursue a career in academic dentistry, influencing the practice of our future pediatric oral health practitioners.”

Dr. Brittaney Hill, University of Illinois at Chicago College of Dentistry

“Like many dental students, upon completion of dental school my plan was to return to my hometown—Memphis, Tennessee—and work as a full-time clinician. Little did I know that my career would take a completely different trajectory.

While in my pediatric dentistry residency program, I recognized the great impact that pre-doctoral programs have on the training of dental professionals who could greatly impact oral health care access and utilization, specifically amongst underserved populations. My desire to serve the underserved was then coupled with a desire to educate and mentor dental students and residents. As a result, I began pursuing a Master’s of Public Health in Health Policy and Administration. During this educational experience, I realized that a career in full-time academia was on the horizon. As I prepared to start my first year as a full-time Clinical Assistant Professor in the Department of Pediatric Dentistry at the University of Illinois at Chicago, I began to feel the weight of my student loan debt and wondered if a part-time academic appointment would be more economically feasible. Torn between my career passion and student loan debt, I was faced with a very difficult decision. I was then made aware of the HRSA Dental Faculty Loan Repayment Program. This program creates an avenue for young, eager dentists like myself to follow our passion and accept faculty positions without being discouraged by the substantial amount of student loan debt that we have acquired. I am extremely grateful to have been awarded the DFLRP grant and it has further solidified my choice to pursue a career dedicated to dentistry, academia and public service.”





Dr. Ian Marion, University of Illinois at Chicago College of Dentistry

“I knew entering my residency that I wanted to practice differently, but I was not entirely certain what that would entail. I sought out the opinions of my faculty and mentors and investigated academia as my ideal future profession. My faculty and mentors lauded the positive aspects of the profession, and the many contributions I could make to patients directly, future generations of practitioners, and the knowledge of the profession. However, without fail, everyone I talked to seemed obligated to mention that compensation would always be a concern, and I should plan carefully if academia really was a career I wanted to pursue. Several of them mentioned how their academic careers were enabled by loan repayment programs and how they may not have chosen the career without it. I took this caution to heart, especially with a large private school loan burden. Though I had a fair amount of anxiety about my financial future, I entered a full-time academic position immediately after residency, at that time without any additional support. I loved my work, and what I was able to accomplish, but I knew I always had to have a “Plan B” ready in case my financial situation changed. Thankfully the HRSA Dental Faculty Loan Repayment Program became a reality for me last year. Knowing that my loan burden has been alleviated grants me the security and the stability to fully embrace my career and continue training future generations of pediatric dentists.”

Dr. Elise W. Sarvas, University of Minnesota

“I have always been somewhat of a nerd. A more positive way to phrase that might be to say that I’m ‘intellectually curious’. But really, I’m a nerd. I earned my doctor of dental surgery degree at the University of North Carolina at Chapel Hill and then pursued a master’s degree in pediatric dentistry at the University of Washington. But just a year into my pediatric dental residency in Seattle, I jumped at the chance to extend my studies by also pursuing a public health degree that would be my springboard into academics. I found this path was consistent with being able to do all the things I treasured most about pediatric dentistry: caring for medically complex patients in a hospital setting; collaborating closely with other health professionals; and finding patterns in our oral health care system through research. In addition to these passions, teaching predoctoral dental students and postdoctoral dental residents allows me to scale up clinical care for the most vulnerable patients far beyond what I could possibly do alone. I get to do what I love, and help the world while doing it.



“It is no secret that academic pediatric dentists make far less than their private practice counterparts and I knew this as I applied for jobs across the country. When I settled in at the University of Minnesota, this abstract concept became a harsh reality as the cost of 23 years of



education came due. Those years as a nerd were not going to be rewarded with a large paycheck. Over half of my take home pay went directly to my student loan obligations. It is no exaggeration to say that receiving the grant through the HRSA Dental Faculty Loan Repayment Program is life-changing. I am so thankful for AAPD's efforts to advocate for these funds, particularly the persistence of Dr. Heber Simmons who met personally with HRSA to explain the critical situation that new faculty face. Their efforts have allowed this nerd to pursue her dream and commitment to teaching and molding the future of pediatric oral health care with a much lighter financial burden."



Dr. Jonathan Bacon, Howard University College of Dentistry

Dr. Bacon is a Diplomate of the American Board of Pediatric Dentistry and has always been interested in education. His mother sparked this interest at an early age. She taught special education for over 30 years and was extremely respected within her field. She inspired him to always give back to those who are less fortunate. Accordingly, in high school he worked as an instructional assistant for special needs children. Following college, he continued to pursue education and worked as a high school teacher for Spanish and biology before eventually deciding to pursue a career in

dentistry.

Following dental school, Dr. Bacon pursued a post-doctoral residency in pediatric dentistry through Children's National Medical Center in Washington, DC. He provided dental services for medically compromised children and children with special needs. He was honored with being selected as chief resident in his 2nd year. He then practiced in north Baltimore for two years before entering a 3-year residency in dental anesthesiology through Stony Brook University Hospital in New York. There also he was named chief resident, and concentrated on anesthesia for special needs patients and children with low socioeconomic status. Dr. Bacon is now an assistant professor at Howard University College of Dentistry. He works as an educator for pediatric and OMFS residents and plans to provide anesthesia services at Howard University Hospital in the near future.

During his five years of post-doctoral training, Dr. Bacon accrued interest on his student loans and accepted a significant loss in salary. However, the HRSA Dental Faculty Loan Repayment Program has alleviated this financial burden and made it possible for him to return to education. He hopes to utilize his foundation in anesthesia to improve access to care for special needs patients and children of all ages. He seeks to improve resident learning through novel educational approaches and wishes to inspire the future dentists of tomorrow.



Dr. Jennifer Wilson, Howard University College of Dentistry

Dr. Jennifer Wilson attended Howard University College of Dentistry from 2007-2011, and graduated with a Doctorate of Dental Surgery. She completed her residency in pediatric dentistry from 2011-2013, serving as the chief resident. In 2014, Dr. Wilson became Board Certified by the American Board of Pediatric Dentistry.



“My calling in life is to work with children. As a lover of art and science, dentistry was a natural fit. I fused those passions, and pursued a career in pediatric dentistry. I attended Howard University for my undergraduate, pre-doctoral, and post-doctoral education. While a student, I became interested in giving back to my institution one day by teaching. This is an interest that I expressed to my program director; however, I knew that it would be many years before I was able to take on that role. With hundreds of thousands of dollars in outstanding student loan debt, and other expenses to consider, taking a position in academia was not a viable option. Little did I know that an undeniable opportunity would come less than ten years after graduation.”

Dr. Wilson worked in private practice for five years, and then learned of the HRSA Dental Faculty Loan Repayment program. With a rewarding career in academia now possible, while also being able to satisfy financial obligations, Dr. Wilson accepted the HRSA grant. Dr. Wilson is now an Assistant Professor at her alma mater, Howard University. She is honored to be a recipient, and looks forward to cultivating an enriching future in academia.